

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on January 28, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
BELINDA A. DENT,

Case No.: 21-18027-JNP
Judge: Jerrold N. Poslusny, Jr.
Hearing Date(s): 1/28/2025
Chapter: 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4), is **ORDERED**.

DATED: January 28, 2025

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Manufacturers & Traders Trust Company
Applicant's Counsel: Douglas J. Smillie
Debtor's Counsel: Thomas G. Egner
Property Involved ("Collateral"): 2014 Chevrolet Malibu
Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☐ The Debtor is overdue for _____ months, from _____ to _____.
- ☒ The Debtor is overdue for 4 payments at \$ 280.31 per month.
- ☐ The Debtor is assessed for _____ late charges at \$ _____ per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$ _____ received after the motion was filed.

Total Arrearages Due \$ 1,681.87.

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$ _____. Payment shall be made no later than _____.
- ☒ Beginning on 1/22/25, regular monthly mortgage payments shall continue to be made in the amount of \$ 280.31.
- ☒ Beginning on 2/22/25, additional monthly cure payments shall be made in the amount of \$ 280.31 for 6 months.

☐ The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$_____ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment: _____

☒ Regular monthly payment: M&T Bank
Via online banking per current practice or
PO BOX 64679 Baltimore, MD 21264

☒ Monthly cure payment: M&T Bank
Via online banking per current practice or
PO BOX 64679 Baltimore, MD 21264

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorneys fees of \$_____, and costs of \$_____.

The fees and costs are payable:

☐ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☒ Attorneys' fees are not awarded.